

Serial No. 10/051/645  
Docket No. 38488.0200

## REMARKS

Applicant replies to the Office Action mailed on April 6, 2005, within the three-month period for reply. Claims 1-40 are now pending in the application, amended as indicated above, and new claims 35-40 have been added. No new matter is added by this Reply and support for all amendments is found in the originally filed specification and drawings.

Applicants assert that support for new claim 35 is found at, for example, paragraph [0024]. Applicants assert that support for new claim 36 is found at, for example, paragraph [0025]. Applicants assert that support for new claim 37 is found at, for example, paragraph [0036]. Applicants assert that support for new claim 38 is found at, for example, paragraph [0036]. Applicants assert that support for new claim 39 is found at, for example, paragraph [0049]. Applicants assert that support for new claim 40 is found at, for example, paragraph [0054].

The Examiner rejects claims 1-3, 6, 7, 10-16, 19-27, and 29-34 under 35 U.S.C. 103(a) as being unpatentable over the information available from the website of InsureMarket in view of Hele et al., Pub. No. 2002/0111835 ("Hele") and information from the website of Amexinsurance. Applicants respectfully traverse this rejection.

To expedite prosecution of this application, Applicants amend independent claims 1, 15, 23, and 26 such that the Examiner's rejections are now moot. For example, InsureMarket receives customer data directly from a customer, so InsureMarket does not disclose or suggest a host server which receives customer data from an agent website or an agent representative inputting information into a host website, wherein the customer data includes a customer's desire for insurance from a plurality of competing insurance companies offered by the agent. The host website also calculates the insurance rates from competing insurance companies. Accordingly, InsureMarket does not disclose or teach "receiving customer data from at least one of the agent website and an agent representative via the network," as similarly recited by independent claims 1, 15, 23 and 26.

InsureMarket also does not participate in the authorization of the customer financial payments, and instead, requires the insurance company to receive the customer financial account information. As such, InsureMarket not disclose or suggest the host website facilitating the authorization of customer financial transaction account information. Accordingly, InsureMarket does not disclose or teach "facilitating authorization of the customer financial transaction

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account information without involvement by the agent or the plurality of insurance companies," as similarly recited by independent claims 1, 15, 23 and 26.

Furthermore, as stated by the Examiner, InsureMarket does not create or distribute proof of coverage. Moreover, Hele merely discloses the distribution of electronic documents that represent the insurance policy (para. [053]), or documents requiring a signature (para. [063]); however, the documents are not the same as the "proof of coverage" that is created and distributed electronically in the presently claimed invention. Accordingly, InsureMarket, Hele, or a combination thereof, does not disclose or teach "facilitating the electronic creation and distribution of proof of coverage to the location of the customer," as similarly recited by independent claims 1, 15, 23 and 26.

Claims 2-3, 6, 7, 10-14, 16, 19-22, 24-25, 27 and 29-34 variously depend from independent claims 1, 15, 23 and 26 and include all elements thereof. As such, Applicants assert that Claims 2-3, 6, 7, 10-14, 16, 19-22, 24-25, 27 and 29-34 are differentiated from the cited references for the same reasons as set forth above, as well as in view of their own respective features.

The Examiner next rejects claims 4-5, 8-9, 17-18 and 28 under 35 U.S.C. 103(a) as being unpatentable over the information available from InsureMarket, Hele and Amexinsurance and further in view of Freedman, Pub. No. 2002/0002475 ("Freedman"). Applicants respectfully traverse this rejection.

Claims 4-5, 8-9, 17-18 and 28 variously depend from independent claims 1, 15, 23 and 26 and include all elements thereof. As such, Applicants assert that Claims 4-5, 8-9, 17-18 and 28 are differentiated from the cited references for the same reasons as set forth above, as well as in view of their own respective features.

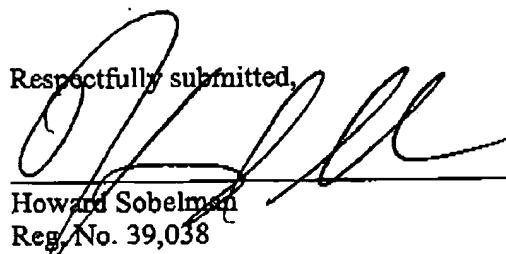
Without consenting to the other grounds for rejection expressed in the Office Action, Applicants submit that the other grounds for rejection are now moot in light of the above claim amendments. In view of the foregoing, Applicants respectfully submit that the pending claims are allowable over the prior art of record. Accordingly, Applicants respectfully request allowance of all pending claims. Should the Examiner wish to discuss any of the above in greater detail or deem that further amendments should be made to improve the form of the claims, the Examiner is invited to telephone the undersigned. This reply is believed to be timely. However, if an extension of time is required, or if any other fee is required (other than an issue

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fee), please consider this to be a petition therefore and deduct any necessary fees from Deposit  
Account 19-2814.

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Respectfully submitted,

  
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